UNITED STATES BANKRUPTCY COURT

In re: LIZAK, LUCIA	§	Case No. 08-34773
	§	
	§	
Debtor(s)	§	

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

NOTICE OF TRUSTEE'S FINAL REPORT AND

AND DEADLINE TO OBJECT (NFR)
Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DEBORAH K . EBNER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.
The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:
Will County Court Annex Building, 57 North Ottawa Street, Joliet, IL 60432
Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final

tice, ged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 06/22/2012 in Courtroom 201, United States Courthouse, Will County Court Annex Building, 57 North Ottawa Street, Joliet, IL 60432. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/12/2012 By: /s/DEBORAH K. EBNER Trustee

DEBORAH K. EBNER 11 EAST ADAMS STREET SUITE 904 CHICAGO, IL 60603 (312) 922-3838

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: LIZAK, LUCIA	§ Case No. 08-34773
	§
	§
Debtor(s)	§

SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

Balance on hand: \$ 84,975.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	· · · · · · · · · · · · · · · · · · ·	•
		None			

Total to be paid to secured creditors: \$\) 0.00

Remaining balance: \$\) 84,975.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	•
Trustee, Fees - DEBORAH K. EBNER	1,700.00	0.00	1,700.00
Other Fees: Sheats & Kellogg	28,333.33	0.00	28,333.33
Other Expenses: Sheats & Kellogg	1,246.64	0.00	1,246.64

Total to be paid for chapter 7 administration expenses: \$\\\\\$31,279.97\$
Remaining balance: \$\\\\\$53,695.03

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

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Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed
		to Date	Payment
None			

Total to be paid for prior chapter administrative expenses: \$\,\) 0.00
Remaining balance: \$\,\) 53,695.03

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim	Claimant		Allowed Amount	Interim Payments	Proposed
No			of Claim	to Date	Payment
		None			

Total to be paid for priority claims: \$\) 0.00

Remaining balance: \$\) 53,695.03

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 3,092.81 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	1	1
1	Air Angels	986.10	0.00	986.10
2	FIA CARD SERVICES, NA/BANK OF AMERICA	2,106.71	0.00	2,106.71

Total to be paid for timely general unsecured claims: \$\\ 3,092.81\$
Remaining balance: \$\\ 50,602.22\$

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Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant		Allowed Amount of Claim	_	Proposed Payment
		None			
	Total to be paid for tardy general unsecured claims:			ns: \$	0.00
Remaining balance:		\$	50,602.22		

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	, ,	•	
	None				
Total to be paid for subordinated claims: \$				0.00	

Remaining balance: \$\frac{50,602.22}{\text{}}

Prepared By: /s/DEBORAH K. EBNER
Trustee

DEBORAH K. EBNER 11 EAST ADAMS STREET SUITE 904 CHICAGO, IL 60603 (312) 922-3838

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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Certificate of Notice Page 5 of 6 States Bankrupto Northern District of Illinois

In re: Lucia Lizak Debtor

Date: May 16, 2012

Case No. 08-34773-BWB Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1 User: pseamann Page 1 of 2 Date Rcvd: May 14, 2012

Form ID: pdf006 Total Noticed: 7

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2012.

3036 Iron Leige, db #+Lucia Lizak, Montgomery, IL 60538-3427 12980274

+Air Angels, PO Box 2058, Windsor, CA 95492-2058 Bank of America, PO Box 21848, Greensboro, NC 27420-1848 +Air Angels, 12980275

+CarMax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511 12980279 12980280 Dryer Medicl Clinc, Box 2091, Aurora, IL 60507-2091

PO Box 268992, 12980281 Farmers Insurance, National Document Center, Oklahoma City, OK 73126-8992

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 15 2012 03:23:44

FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,

Oklahoma City, OK 73124-8809

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12980278* Bank of America, PO Box 15026, Wilmington, DE 19850-5026 12980276* PO Box 21848, Greensboro, NC 27420-1848 Bank of America, 12980277 ##Bank of America, PO Box 15026, Wilmington, DE 19850-5026

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature:

Joseph Spections

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District/off: 0752-1 User: pseamann Page 2 of 2 Date Rcvd: May 14, 2012

Form ID: pdf006 Total Noticed: 7

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2012 at the address(es) listed below:

Deborah Kanner Ebner dkebner@debnertrustee.com,

 ${\tt IL53@ecfcbis.com; webmaster@debnertrustee.com; DKEbner@debnertrustee.com; sbutz@deborahebnerlaw.com; admin.assistant@debnertrustee.com}$

Jose G Moreno on behalf of Creditor Bank of America N.A. nd-one@il.cslegal.com Joshua D Greene on behalf of Debtor Lucia Lizak jgreene@springerbrown.com,

sellis@springerbrown.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4